

dr inż. Henryk Wyrębek
Akademia Podlaska w Siedlcach

TQM meaning in the management process with a bank **Znaczenie TQM w procesie zarządzania bankiem**

Streszczenie: *Rosnące znaczenie sektora finansowego w Polsce, będące efektem przeobrażeń następujących w całej gospodarce, spowodowało wzrost zapotrzebowania na usługi bankowe, zarówno ze strony podmiotów gospodarczych, jak i gospodarstw domowych. Istotne rozszerzenie portfela usług liderów rynku idące wraz z równoczesnym naśladownictwem pozostałych uczestników rynku usług bankowych sprawiło, że nastąpiło względne nasycenie potrzeb, a oferty podażowe poszczególnych banków bardzo upodobiły się. Stąd też coraz istotniejszą rolę odgrywa już nie tyle oferta usługowa, co poziom i jakość świadczonych usług.*

Abstract: *Growing meaning of the financial sector in Poland, being an effect of the following transformations in the total economy, caused the rise in the demand for banking facilities. Both from the side of business entities, as well as households. Significant widening the range of services of market leaders going with the simultaneous imitation of remaining market participants of the banking service caused that relative permeating needs, but supply offers had taken place of individual banks very standardize oneself. Hence also more and more a service offer, as a level and a quality of provided services will already not that much matter greatly.*

Preface

TQM is well up for processes, in which these are internal customers (i.e. employees of the company) constitute the integral part of these processes. Identifying these customers with their expectations and requirements in all processes is a being, and next to plan as these expectations and to fulfil the requirements. It requires creating the feedback with customers so that experience them and problems became well-known in all processes. So that such a feedback works, a universal belief that everyone should participate in constant improving is needed for the worker. In this action trainings initiated by the highest executive committee will be an essential element. The management must commit itself to so much training actions how many is possible. Many problems of the quality have their source not in very production or in performing functions, but in marketing, the service, finances and personnel and administrative functions. The quality as seeking the satisfaction of

the customer must be designed in the entire system of the organization and instilled for employees for everyone employed in it. Total Quality Management (TQM) is a way of managing, being aimed at an efficiency improvement, effectiveness, elasticities and competitiveness of being a business person as wholes. TQM is also a method of removing losses by including all persons in the improvement of way, into which these tasks are performed. TQM lets companies:

- to fix one's attention clearly on needs of markets,
- to achieve the best quality of acting in all areas, not only in the field of the quality of products and services,
- to use simple procedures, essential to achieve the quality of action,
- critically and incessantly to examine all processes with purpose of removing unproductive action or losses,
- to notice essential improvements and to develop undertakings enabling to accustom them,
- fully and in details to understand one's competitive ability and to elaborate the effective competitive strategy,
- to develop the team attempt at the problem solving, to elaborate good procedures of communicating of people and recognizing their good work,
- to effect permanent reviews of the processes with a view to developing the strategy never finishing improving.

TQM serves the change in attitudes and the ability mainly, what the corporate culture is becoming one of factors preventing defects and the norm of the good performance of tasks the first time round by. Inside all organizations and outside them, irrespective of, whether they are these are manufacturing concerns, the bank or trading houses are appearing rows of chains of the quality defining requirements of recipients and abilities of suppliers are nature of chains of the quality along the chain. To sum up it is possible it with statement that the quality must be a matter of every employee of the organization.

His reach is a TQM being in the entire organization. They must start companies on the peak, assuming the principal management and the majority of directors and managers of higher levels which alone must demonstrate their serious ratio to the quality, simultaneously in the politics qualities must be established clear objectives of the quality. TQM is connected with moving the pressure from the control from the outside to the self-control. With purpose, causing that everyone accounts for it scores is and he became the person highly employed into achieving the quality. Assumptions a manager should be guided by which, admittedly it isn't necessary to force people to the good work people want to have achievements, to improve, to affect own results and challenges for their abilities need. Three TQM elements it:

1. Documented quality management system.
2. Tools and techniques of quality management.
3. The team work and people.

The quality management system must always be implemented in the way considering peculiar requirements of the organization, the product or the service. The system requires audit and of guaranteeing inspection, that:

- embraced for them people are acting according to the documented system (audit of system)
- the system still is fulfilling the requirements (review of the system).

If they during reviews of the system are reaching to the conclusion that through the change of the method or one of materials it is possible to achieve the best make or smaller losses, one should implement the change. For keeping the constancy one should enter appropriate amendments into the documented system, and every person which it concerns, must be notified of the change and act according to changed procedures.

Achieving the active involvement of every person in the improvement of the quality and meeting requirements of customers is a TQM purpose. Requirements still are changing, because expectations of customers grow with time, and therefore tools and TQM techniques must be liable to a process of never ending improving. With the first step of implementing TQM in the organization it is understanding and employing. TQM understanding must next be converted into the commitment, the organization, the politics, plans and action. So that this way it happens not only a commitment, but also a knowledge about the quality management and conducting changes are required. After announcing of becoming involved the highest management into matters of the quality in the form of the politics of the quality an organizational structure of the quality should come into existence. A need to appoint the council of the quality is indicating it (subordinated directly to the chief executive officer) and of teams to matters of the quality of processes. He is important so that the TQM program is correlated with strategic needs of the business. Bright defining the mission and the identification of critical success factors enable the quality to work the politics out and he lets establish the appropriate organizational structure both to destinations of the management, as well as for overcome resistancing in becoming involved for the quality through the team work.

Describing the newsgathering how, an organization is working (including costs of the quality), is helping at first to identify, and then to observe important areas, in which the improvement will exert the large impact on final results. Improving the planning assumes all managers. When plans and systems are already implemented, then it is becoming essential a more further **inservice** training and a flow of information are needed. In the moment when a view already exists in the organization how she should be managed, understood comprehending the quality stayed, if involving the principal executive committee, the written politics of the quality and the organizational structure exist, it is possible to begin it stage of the planning. Simultaneously the more further implementation process must be preceded by the definition of the priorities of different plans.

Large projects should be taken hold into temporal schedules, meeting requirements of the organization. They can be liable to outside takings, so

as pressures of the customer on implementing the statistical inspection of processes or for the implementation of the system of fulfilling requiring the norm. Picking the quality level of the banking service up is connected closely with reaching satisfying the customer, as the final recipient of the service.

Examinations conducted by marketing services of the bank of the May on the destination knowing needs of the customer, and then designing such a service which will fulfil these needs. It, or the service, he will meet expectations of the customer, he depends on her realization what closely is being combined with the quality level. All bank clerks should be aware that they are working for the customer in order to satisfy his individual needs.

During examinations conducted by banks, concerning the satisfaction of customers from providing the banking service, on the leading place amongst trademarks mentioned by respondents so as: closeness of the bank, amount of payments and the commission, possibility of negotiating of interest rates, manners of preservations of the account/deposit, competence of employees is (judged immediately visits both of individual customer as well as institutional). It proves that the personal factor constitutes many times additional premise of the conclusion of a contract bank by virtue of e.g. taking advantage of the bank consulting.

The customer and the bank clerk as subjects of the quality management

Pointing the bank oneself with requirements of the customer and the level of satisfying his needs, he must establish the identity of groups of his customers, to judge requiring them and to draw up the system which will be examining obeying right instructions. Considering the need of customers one should take such criteria into consideration as: various areas of the business activity, sizes of conducted activity, geographical situation (distance from the bank), intensity of making use of services, amount of profits of the bank resulting from the cooperation with the customer. Needs and expectations of customers are being divided into areas:

- certainty – the customer will receive what the bank promised, exactly
- sensitivity – the customer expects understanding and the help from bank clerks,
- appearance – the seat of the bank and every employee with one's appearance is confirming the professionalism,
- availability – services are available to the customer, and the bank staff is always at the customer's disposal,
- competence – the bank staff has knowledges which will let dispel all doubts of the customer concerning the service,
- politeness – the customer is treated with the respect,
- transparency – bank clerks are using the tongue bright, intelligible to the customer.

The level of the satisfaction of the customer can be measured to a few ways, in practice banks are administering two methods parallel, so-called reactive Model which results from duties of the customer service department, consisting in collecting, monitoring and analysis of filed complaints and of the customer complaint of customers, for base, of which they are concluding about the advantages and disadvantages of the service.

In the model pro-active they with the use of adequate tools are leaving opposite for customers, what the number of the customer complaint and complaints is being minimized by. Tools applied in this model are diverse questionnaire forms in the form of questionnaire forms, into the appropriate manner distributed amongst customers which constitute the rich source of information of the analyses useful for the running and drawing a conclusion from them.

Questionnaire forms fly's this way to be handed over to customers in order not to evoke their dissatisfaction. It is necessary also to remember from the questionnaire form him not to cross costs of obtaining the information of profits from brought benefits.

The method of sending questionnaire forms out is most universal the direct shipment, or other methods so as:

- immediate intelligence service,
- attachments to ski lifts,
- distributing the branch in the registered office,
- phone call,
- fax transmission, press questionnaire form,
- mailing lists and other forms of the interchange of observations through the Internet.

In every company, applying conceptions of total quality management, for the worker are an important factor deciding on achieved results very much. From their knowledge, awarenesses, commitments, of motivation for the work a success of conducted action depends. Employed persons at banks are a special staff. It results from the specificity of bank products and services. The level of the knowledge and the awareness of employees in the total quality management are saying that it is „ technique of raising the quality of products thanks to staff trainings and motivating them to so that they perform their tasks at once well ”.

There are presented tools and techniques which employees should learn on trainings in order in the future to apply them in the problem solving of the quality. TQM is one of programs of changes of the quality, which showing that the height, the profitability, the satisfaction of the customer and the pleasant operating environment aren't excluding each other, but one another they are leaning and they are necessary in a long way to the success.

It is possible to achieve the culture of the quality which is a result of changes in the behaviour, acting according to six values:

1. A company, a supplier and a buyer are elements of one system.
2. Lack of formal reports subordinate – superior.
3. The openness and the frankness in the communication.

4. Availability of all information in all action.
5. Trial sense of direction.
6. Successes and defeats are the source of an educational experiences.

TQM aspects of the structure of the competitive edge

For construction of the competitive edge by banks a need of constant improving bank staffs became the sign of the comprehensive approach. Noticing gravities of the human factor in undertakings in favour of raising of competitiveness the bank found expression in the definition of a system of Qualifying Standards and introducing this system in the Polish banking. Direct effects of the adoption of a system of Qualifying Standards were shown among others¹:

- performances of the instrument of shaping and the realization of the personnel policy, through creating the possibility of on one hand directing the professional development of employees, on the other however verifying the wisdom of candidates for the work,
- appointing basic directions of the education and the specification of school curricula (especially at interbank schools),
- indirectly the efficiency rise and safeties of functioning of banks as the effect of the effective system of improving bank staffs.

The system of Bank Qualifying Standards guaranteed the possibility of getting the following professional steps:

- independent bank employee,
- registered bank employee,
- bank specialist,
- expert bank bank/manager.

The study created the System of Qualifying Standards appropriate instrument of the lead of the strategy of the personnel management in the Polish Banking as part of the systematic development of qualifications of employees. Gradual adapting staffs to expectations is giving the bank to the organization which is notable benefits during subject trainings "Sense of direction of the bank to the customer" where the following issues are realized²:

- identification of the customer,
- definition of criteria of the segmentation of customers,
- analyzing needs of customers,
- comparing needs with possibilities of the bank offer,
- adaptation of the bank offer to needs of customers,
- the banking is holding prisoner with the customer (Relationship Banking),

¹ K. Opolski, *Strategia jakości w nowoczesnym zarządzaniu bankiem*, Instytut Naukowo-Wydawniczy Olympus CEiRB, Warszawa 2003, s. 48.

² J. Garczarczyk, *Zarządzanie jakością usług w polskich bankach*, „Bank i Kredyt” 1/2004, Warszawa 2004, s. 13.

- bank adviser (account manager).

For the task to streamline trainings of this type of the functioning of individual elements of the bank (of branches, of institutions, of departments, of employees) from a point of view of his offer as well as responsibility.

The problem of managing the service quality at banks became the essential issue on the bank market more and more made out and competitive in Poland.

The quality of provided services and satisfying resulting from it customers, and in the more distant prospect their loyalty are, because with basic component of getting the competitive edge. Of quality management systems to the purpose of the identification carried out by Polish banks. Examination cathedral Marketing in Poznań conducted a college of economics all-Polish examination in which 295 bank managers representing head offices and branches of banks participated. The examination was aimed at a diagnosis and an evaluation of two stages in a process of the quality management. Carrying out research analysed the grade of the preparation and the realization of requirements in the service quality at banks according to the evaluation of the following groups:

- corporate image,
- institution,
- staff,
- offer, price,
- communication,
- organization of the management.

It appears from collected data that it is possible to notice biggest taking up employment in the achievement of the programme of the quality of the banking service in the group and, III and V, as state about personal factor which in the determined way is deciding about perceiving and possible satisfaction of customers from the banking service.

Conducted also examinations from the scope of the loyalty of customers of the bank, caused establishing premises to streamlining the system of the bank service as well as preparing the offer expected by the market including the canvass strategic, which loyalty programs are being prepared for. Loyalty programs of the May on the destination supporting not only individuals customer whether institutional in the circle of regular customers of the bank, but also increasing intensity of using bank products and the sale of bundle (cross-selling).

They as part of these programs offer to customers³:

- special terms of trade, at using next products,
- additional values (programs with bonus points, lotteries with precious awards), long-term building is holding prisoner by far-reaching understanding financial needs and offering appropriate products.

³ J. Garczarczyk, *Zarządzanie jakością usług w polskich bankach*, „Bank i Kredyt” 1/2004, Warszawa 2004, s. 17.

An offer of banks constitutes the strategic scope of the influence on expectations of customers towards small and medium enterprises, for which it apart from standard bank products is offered widely comprehended consulting. The separate product offer towards small and medium enterprises constituted the response to expectations of the market (because of the employment of funds of the bank as well as the subject about the considerable participation in the GDP) through this group of customers.

The more and more great significance is growing attached to the quality management at financial institutions. It is not only composing the determined offer of the bank according to expectations of the customer, but also creating (innovation) of potential bank products.

Because of such an approach contemporary financial institutions are implementing improvements in such areas as:

- bank consulting,
- the communication and the bank information,
- optimization of the offer of the banking service,
- technical improvements and IT services.

Process of the quality management, is a continuous operation and evolving because of coming into existence of new needs of the banking service by virtue of the specificity of markets, the competition and political changes creating the new economic reality, to which we are obligated to accommodate oneself. Therefore new challenges appear for the Polish banking even if by virtue of rightful functioning of Poland in frameworks of the European Union.

He can seem obvious, that the contractor is creating the offer up to the standards of needs of recipients, however what we are observing on the Polish bank market shows that many institutions apply marketing in their action as the special kit of instruments helpful in situation of fall in sales. He is happening so then, when planning marketing activities a long-term policy of the quality isn't considered. Marketing is a peculiar way of looking to the organization and the aim of for her acting and for services which he offers.

There is this look from the side of the offered. Theoreticians of marketing, drawing an organization chart up are putting the customer inside the organization structure. Into this way offered are emphasizing meaning for the whole of the action of the organization, for all fields of for her functioning.

Amongst theoreticians and practitioners of marketing an agreement exists as for it, that one should not treat marketing as one of distinguished fields of the activity of the company. Organization marketing is characterized by it, that in all fields for her functioning a marketing attempt is applied.

Planning the politics of the quality, drawing up offer, creating the procedure of the customer service - in every situation it is necessary to remember about marketing, that is with client pro aspect of action.

Marketing is, in that case, with function which is accomplishing setting integration remaining areas of management in so organization which is well up for the purposes of the customer.

While creating the quality system determined information resources are necessary in the bank. This information must concern the customer above all. It results from very definition of the quality, treating the customer as the main subject of the activity of the institutions. The organization isn't able to define what the quality of her products and services is, until he states expectations, as for the quality of one's customers.

The quality isn't an abstraction, neither all the more universal. It isn't possible for her to consider the specific group in isolation from needs and the preference from recipients (of precisely defined target market).

It is necessary to take into consideration the fact that a decision making is one of main elements of the total quality management on the basis of data, rather than the opinion also.

For the purposes of the measurement the defined quality can be in the different way: in the aspect of the excellence (that is aspirations to the continuous improvement of offered services of the correction of mistakes), values (relation between price and the quality of service), adaptations to the set specification (deviations from the standard), finally, in the context of the degree of carrying expectations of the customer out. In other words it's possible to look at the quality from an internal and outside point of view.

The internal look at the quality is concentrating on the effective check of the quality and the compliance of the product/service of the company with specifications of the customer. The quality in feeling the customer will be greater, when company exactly fulfils not requiring the buyer. When the service is being produced without defects, the effective check as causes the reduction in costs of the action of the company.

The outside look at the quality is examined from a perspective of the customer. Customers are choosing the defined product, service, preferring her to competitive offers, since are collecting her as better.⁴

Peculiarly in the very meaning marketing is accessing the quality system - is helping define expectations of customers as for the quality and determine differences in these expectations among individual target groups of recipients.

Therefore creating and permanent updating databases are essential about customers. If the bank is able to avoid the problem described by the M. Vidano and Sh.C. Van Collie as act of databases rather around personal needs of the institution than needs of customers, have to give the outstanding ground for defining the preference as for individual qualities of groups of customers. Databases enable the segmentation of customers which enables marketing services of creating credible forecasts concerning motives for the purchase what next lets the quality of the offer and the way for her of providing recipients to individual groups for fitting features.

Drawing assumptions of the offer up and building the quality system of products and services on the basis of the information reliable, collected from the market is increasing the probability of the success of the strategy pre-

⁴ J. Garczarczyk, (2004), *Zarządzanie jakością usług w polskich bankach*, „Bank i Kredyt” 1/2004, s. 19.

pared this way of qualities. However even best drawn up rules policies of the quality will remain unused, if she isn't keeping them company reverent information creating the market image of the bank as the subject about determined steam quality undergrounds.

Strengthening, consistent building through a promotional campaign of the image of the market bank it is a role of marketing - on the exit of the quality system. The image of the institution is symbolizing ideas of the customer about the given organization, he influences the emotional side of the purchase of the service given by the customer. The strong market image can be the most permanent competitive characteristic of the bank. However his structure occupies a lot of years and the expenditure, of capital often about the due date postponed for years invested in that kind of action.

Process of informing customers and other outside subjects of the quality policy of the bank, which to become mine with competitive characteristic of this institution to make up should from two stages.

First one should find such parameters of the quality essential for the customer, which oneself can with competitive edge towards other banks and decided oneself to her consistent applying and building the strategy of the quality up around her.

To this purpose to track the bank should action of competitors in order to work out, what he can stand out in, how he can be rapidly of customer better than other organizations on the same market.

Next one should hand over, behind the help of the number of marketing tools, but first of all using promotional measures, information about action singling the bank out within the scope of the quality.

Creating the efficient quality system won't be enough, describing procedures, training the staff. The majority, about which nobody knows that he exists, isn't a competitive characteristic of the bank, so if an information efficiently communicated with the use of marketing tools is missing, that the bank is conducting defined actions in the adaptation of qualities of its services to expectations of the customer, then the quality system stands up oneself with only a defunct regulation in the game plan of the bank. One element which closely is connected with the marketing function is still on an exit of the quality system. It is testing the level of the satisfaction of customers from services which they used.

This action is essential to acquire the information about it, what step the bank is satisfying expectations of customers as for the quality in, and hence what can streamline fitting the politics of the quality and needs of recipients would be as most dense. A method of the gap of the quality is most often a met research method (SERVQUAL method), that is of difference between the perceived but expected quality level. The agreement of evaluations provides services about the good quality, however the disagreement is pointing at the poor quality, since the service isn't meeting expectations of the consumer. Examinations Parasuramana e.g. that many service providers of the market research have the misconceived notion about factors to

which customers are attaching importance, choosing the competent company.

For service provider only on the spot fourth and seventh put get only attributes in a set of values costumes - 1) understanding the need of the customer and 2) usefulness of findings. He results from here eyes whist conclusion that service companies must aspire to taking the marketing orientation which is leaving from the careful assessment of needs and ideas of the customer. Measuring the satisfaction of the customer into the different way one should however take the specificity of examinations into consideration, of which is a purpose enhance of the quality level.

For first, all results should be considered relatively in relation to achievements of competitors in analogous, studied areas. Let's assume that it results from examinations that 60% customers are of handouts satisfied from the quality, which the ray is obtaining from the bank. Only, if we have the information, what level the similar indicator is at basic competitors on we can put forward a motion what it is for our institution.

Secondly one should take back rates of the level of satisfying the customer always to policies „zero defects”. If 70% examined customers gave their opinion, that level of competence of employees „of forefront” he is satisfactory, it would seem that it is appropriate indicator. It is possible also to understand the same data into the opposite way, that 30% customers have remarks as for the level of competence of employees of the forefront - and the very information from a point of view of improving the quality is more essential.⁵

It is worthwhile quoting the opinion of one of jurymen of the American award of the quality here (Malcolm Baldrige National Quality Award) which appointed to the fact, that of studying satisfaction customers are concentrating services oneself on present customers and don't notice lost customers and customers of the competition. It also results from his observation that customers often have the effort of settling with reaching the employee equipped with the real power their problems.⁶

Marketing is current both while building information bases of the politics of the quality of the bank, as well as on the stage of the transmission of information about guidelines of this policy for customers and other outside subjects. They are interesting findings American, which replies of the managing staff of banks to the topic were used in impact on service qualities to the market effectiveness at American retail banks. Rules the quality is conditioned directly through: knowledge, market clarity (competiveness with power of marketing and the sale), the perceived productivity of the activity and the quality of the cooperation with the customer; indirectly whereas through the technology influencing the quality. Obtained findings pointed to the correctness of adopted assumptions and to the large soil of marketing activities, of building the corporate image.

⁵ R. Cooper, *Zarządzanie kosztami i efektywnością*, Wydawnictwo Oficyna Ekonomiczna, Kraków 2000, s. 131.

⁶ J. Garczarzyk, *Determinanty jakości usług bankowych*, *Ekonomia* Nr 5/2002, s. 34.

Marketing is providing with instruments of the measurement of the step of satisfying the customer of the quality level with which the bank is providing him. This information is a ground for implementing possible changes in the politics of the quality next. In a word marketing instruments are applied for the purposes of improving the quality. But the quality is also something important for the marketing management, since it is exactly a quality perhaps to stand with main competitive characteristic of the bank, which is a speech missing about effectively conducted bank marketing.

Creating standards of the quality and using them in the campaign of the marketing institution are still significant for one reason. The competitive characteristic created on the basis of the policy precisely defined and announced to the customer of the quality can reduce the risk of the customer associated with the purchase. Customer choosing the product he is taking a risk, because he isn't able to predict of many substantial consequences associated with the taken decision.

This risk can be associated with the number of doubts which a customer can have before he makes purchase, concerning⁷:

- the product and utilities associated with it,
- the price, but first of all the relation of the price to the utility of the product,
- approval of reference groups,
- the degree of satisfying all needs of the customer associated with the product,
- the possibility of the resignation from the purchase (of return, exchanges), if the decision on the purchase turned out to be incorrect.

Level of risk perceived by the customer perhaps to be different. He depends on three factors: prices of the product, buying frequencies and needs to keep contact with the producer, the contractor or the intermediary after making a purchase. Considering above mentioned factors it is possible to state that many financial services are tied products with the high risk at the purchase. If the individual customer is considering using from credit for the car it:

- notices both the ceiling price of the car, and the high interest of credit (charge),
- probably doesn't more often than once in a few years make such a purchase,
- realizes it, that his contacts with the bank will last credit repayments for the entire period (can even to 5 or more years).

All this data causes, that the customer perceives the risk associated with the purchase as high. Right standards of the quality can to some extent reduce this risk, both before the purchase - since they are carrying the banking service out, they are stimulating motivation for the purchase, they are re-

⁷ J. Harasim, *Strategie marketingowe w bankowości detalicznej*, Wydawnictwo Zarządzanie i Finansy, Warszawa 2004, s. 65.

ducing doubts by increasing the confidence in the institution, which services, as well as in the process of the purchase - shortening the time of the purchase and after the purchase - building the system of the recommendation up and increasing the approval for the purchase. Stage of behaviours after purchase is particularly important. Using the strategy of the based differentiation by determined standards the quality is feeling in this case exceptionally profitable. They are attesting to it even three next facts:

- recruiting the new client is much more expensive than supporting the previous buyer,
- very much satisfied customer which was imitated to induce to enthusiasm has 3 - times greater tendency of making repeat purchases than the satisfied passively customer, the satisfied customer is,
- with the best source of the promotion of the enterprise and his offer, since is passing on the information about the level of its satisfaction to other potential customers.

There are many manners of the reduction in the risk associated with the purchase. Delivering to the customer the exhausting information about standards of introduced qualities is first and most important at the bank through credible sources of information, according to the principle for them the greater tied risk is a purchase of the product all the more using up and rational should be information. One should however remember about the quality of very information. With tongue which the most is finding its way to the customer and is most intelligible to it there is language of the benefit.

Feature, even will be most attractive, always written in language of the tenderer, usually little intelligible to the customer. It is a fragment of the information booklet advertising one of bank products : increasing charged interest, at deposits of 50 faces and higher - from the eighth month main interest, with the possibility of the liquidation in every moment without the loss amount, with the possibility of payments to the part of the contribution at any moment.

What stayed, in one go, above mentioned constitutes features. However it isn't enough they are little understand for the layperson, it not yet it is obvious, what benefits from them are swimming for the customer. It is hard to call this way of communicating with the customer the information about the appropriate level qualities. Handing over to the customer the information is other manner of the reduction in the risk through channels. Each of customers is functioning in the determined environment in which opinion leaders are - persons, from which with sentence other people are taking into account. Influence of opinion leaders on behind hiding of customers repeatedly was already described in literature concerning marketing.

Summary

At using the argument of qualities one should not simultaneously use prices as the main characteristic. He can shake it with idea of the customer

of the level of the quality of service which is offered him. In the discussed issue improving the quality of the service by increasing the credibility is of special importance for seller. The bank is sending the information about standards to the quality in the form of the market announcement which is reaching the customer through promotional measures.

Customer, encouraged with the promise included in the transmission appears on an operating theatre. An employee is serving him, granting him the reliable information about the bank and his products, if the information communicated by employees isn't matching with the announcement which reached the customer through other action as part of marketing, but also, if the way of contacting customers isn't meeting ideas of recipients as for the quality of the service dissonance which the credibility of the bank is reducing appears and he is making it difficult for the transaction to close. In the case purchase of incorporeal services the seller is becoming their financial carrier.

Everything what will say, how he looks like, how behaves towards the customer is becoming the integral part of a service, with indicator of her quality. The more so as so-called unchecked announcing (word-of-mouth), namely information exchange between former, current and with potential consumers of the given service, he is how they show examinations 7 - times more effective than the press advertising. Other examinations are providing with evidence, that fitness of employees, which go into a direct contact with the customer can compensate certain transitional problems with the technical quality. In some cases action of these employees can even compensate rock bottom of the technical quality.

During a direct contact one should treat the personal selling with which we are dealing with the customer as one of the most essential elements of the quality system in services. Even the most professional advertising campaign won't turn itself over on a lot of, when the customer during the transaction of the purchase won't make sure that his decision as for choice of a given kind and the brand of the product is right. With the most effective way to deliver customer of arguments „too” there is a face-to-face conversation with him, hence the role of the bank clerk as „of carrier” the quality is feeling not for replacing. Through her agency the customer is building for himself image about the entire organization. His way of keeping, of clothes, tongue which he is using main about whether the customer has confidence in the bank and how perceives the given organization.

What is for the customer essential in the decision making about the purchase of financial services? Whether only rational accounts concerning the product and his value in comparing to the price and the possibility of obtaining financial benefits? To the first plan they often come out emotion and they have the greater poignancy than rational accounts. If this way is important there are not only real features of the offer, but also an idea of her and the institution, which her did. There are banks which are worrying about their market image and the knowledge very well, that his reconstruction, creating the self-image anew it very difficult, laborious and calculated for years and large circulations work.

Two large Polish banks can offer the example Pekao SA and PKO BP SA. Two various organizations having completely different trade marks works be given, but the name a little bit similar, customers won't let delude themselves and around probably will recognize these two organizations easily. After all in the process of lasting widely area of promotional campaign „of colourful credit” carried out by PKO BP SA, which the slogan in one of advertisements read as follows evocatively in: „your wallet is eating inflation. Taking orange credit you will buy everything of what you are dreaming” - at wards SA PKO noted every day a dozen or so inquiries about colourful credit.

Ries and Trout claim that the marketing fight of the enterprise against the isn't a fight, for which the product is a major area, but the war is taking place for the idea of him. They are formulating this statement as one of basic rights of marketing - law of the perception. A difference in the market position is mainly a difference in the perception individual products and of organization by customers. In a word better to be first in someone's than first on the market. It is so because ideas about organization, the product and his market position is more important than reality.

Idea of the quality level offered by the bank of services is, in that case, the same important (and in many cases even more essential) as the real action of the bank. It is possible, and so to claim, that image trade - this market personality of the institution, letting every organization create own not repeatable style and in the process to stand out from all other market subjects - is an essential instrument of the quality.

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